



Docket No..

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)

BATESON, Douglas F.; MONFORTH, Michael H.; HELLEN,

Patrick J.; and KAY, Scott A.

Serial No.

10/829,026

Group Art Unit

3691

Filed

April 20, 2004

Examiner

Shrestha

For

METHOD AND SYSTEM FOR PROVIDING ENHANCED

STABLE VALUE

AMENDMENT AND REQUEST FOR RECONSIDERATION (37 C.F.R. § 1.111)

Mail Stop Amendment COMMISSIONER FOR PATENTS P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This Amendment and Request for Reconsideration is submitted in response to an outstanding Office Action dated September 30, 2008.

Amendments to the claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 17 of this paper.